

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: JOYCE M. WADE F/K/A JOYCE M. TURNER )  
 )  
FIRST FRANKLIN LOAN SERVICE C/O HOME LOAN )  
SERVICES, INC./CITIBANK, N.A., AS TRUSTEE )  
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST, )  
MORTGAGE LOAN ASSET-BACKED CERTIFICATES, )  
SERIES 2005-FF12, )  
Creditor, )  
 )  
vs. ) CASE NO. 06B16405  
 ) JUDGE  
 ) SUSAN PIERSON SONDERBY  
JOYCE M. WADE F/K/A JOYCE M. TURNER, )  
Debtor )

**RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE**

Now comes First Franklin Loan Service C/O Home Loan Services, Inc./Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage Cure, stating as follows:

1. The Debtor is due for the July 1, 2009 contractual payment and all those thereafter.
2. The following is an itemization of payments, fees and costs due on the loan as of July 2, 2009.

|                         |            |
|-------------------------|------------|
| a. Attorney's Fees      | \$250.00   |
| b. July 2009 Payment    | \$1,437.01 |
| c. Unpaid Attorney fees | \$15.00    |
| d. Suspense             | (\$485.00) |
| Total                   | \$1,217.01 |

If no challenge to foregoing is made by motion filed with the court and served on the undersigned an the trustee within thirty days of this notice, First Franklin Loan Service C/O Home Loan Services, Inc./Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 rights to collect these amounts will remain unaffected.

Respectfully Submitted,  
First Franklin Loan Service C/O Home  
Loan Services, Inc./Citibank, N.A., as  
Trustee for First Franklin Mortgage  
Loan Trust, Mortgage Loan Asset-Backed  
Certificates, Series 2005-FF12

/s/Dana N. O'Brien  
Dana N. O'Brien  
ARDC#6256415

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